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Design Review

Situation

The healthcare system is plagued by problems that exist due to barriers between patients and primary care physicians. Forty-eight percent of all national doctor visits are primary care visits. However, primary care physicians are increasingly unable to balance the demands of their workload with available resources; not to mention the fact that doctors are leaving medicine at an alarming rate because they simply cannot afford the cost of insurance because of trial lawyers and medical malpractice. Furthermore, over 45 million Americans are uninsured. Those that have insurance are confronted with increases in cost of coverage, which affects both employers and consumers who face large annual premium increases.

Solution

AOM is a company born of a vision for the development of innovative solutions to the revenue management problems currently facing primary care physicians and other physicians. The company was founded in July of 1998 as a primary care practice management company.

AOM's mission is to solve the revenue management problems currently facing primary care and other physicians and to make basic medical services available to more people at lower cost. In January of 1999, AOM, Inc. implemented a pilot of the PRIMEXIS™ payment program, which is a prepaid, non-insurance program allowing a patient up to eight primary care visits per year at a cost of \$30 per patient per month. This product has no exclusionary diagnosis, a low "co-pay" (\$10, \$15 or \$20), and requires NO CLAIMS FILING. The product forwards a monthly or weekly predictable, recurring revenue stream to the provider of care. The product has currently received approval as a non-insurance product in three states and is pending approval in five other states.

PRIMEXIS™ provides a simple solution to the complex problems faced by primary care physicians and healthcare consumers. The PRIMEXIS™ program provides expedited payments to physicians and low-cost access to basic healthcare for consumers—all without the liability, mountains of paperwork, and administrative burdens of conventional healthcare financing. Patients select a primary care physician who agrees to provide a limited amount of primary care services in exchange for fixed monthly payments and variable point of service administrative fees. AOM facilitates patient and physician enrollment and manages the electronic collection and transfer of patient payments, of physician compensation, and of fees and commissions paid to resellers, referrers, networks, and agents.

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